

2nd Amended Chapter 13 Plan

Case No.: **14-03089**

Debtor(s): Clenise Iris Armstrong SS#: xxx-xx-1488 Net Monthly Earnings: 1,769.64
 _____ SS#: _____ Number of Dependents: 0

I. Plan Payments:

() Debtor(s) propose to pay direct a total of \$ _____ ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ monthly into the plan; or
 (X) Payroll deduction Order: To Children's Health System, 1600 7th Avenue South, Birmingham, AL 35233 for
 \$ 236.00 ☐ weekly ☒ bi-weekly ☐ semi-monthly ☐ monthly

Length of plan is approximately 60 months, and the total amount of debt to be distributed by the Trustee is approximately \$ 29,877.00.

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
-NONE-			

B. Total ATTORNEY FEE: \$ 3,000.00 ; \$ 0.00 paid pre-petition; \$ 600.00 to be paid at confirmation and \$ 300.00 per month until **02/2015**, then \$ 75.00 per month thereafter until paid in full.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
-NONE-							

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed Fixed Payments	Fixed Payments to Begin
Capital One Auto Finance	\$141.00	\$19,191.00	\$14,100.00	\$5,091.00	2013 Nissan Versa	5%	\$400.00	02/2015

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral, Property or Debt	Reason for Direct Payment
-NONE-				

IV. Special Provisions:

- ☐ This is an original plan.
☒ This is an amended plan replacing plan dated 09/02/14.
☒ This plan proposes to pay unsecured creditors * pro-rata %. *See other provisions.*
☒ Other Provisions:

* Holders of filed and allowed non-priority unsecured claims shall receive a pro-rata share ("POT PLAN") of \$3,900.00 through the distribution of the debtors' chapter 13 plan.

Attorney fees for Debtor's Attorney shall be paid with monthly fixed payments pursuant to Administrative Order 11-01.

Debtor shall remit all post petition tax refunds to the Chapter 13 Trustee during this case. In the alternative, on or before May 15 of each calendar year, Debtor may file a motion to modify the confirmed plan to increase the pro rata share available to holders of nonpriority unsecured claims over the remaining plan term by the amount of the tax refund retained by Debtor. At the time that Debtor files any such motion to modify, Debtor's plan payments must be substantially current and Debtor shall file with the court and serve upon the Chapter 13 Trustee a copy of the federal income tax return for the applicable year.

Debtor proposes to pay all proceeds, less the amount claimed exempt, from the possible cause of action against Barrington Real Estate.

Attorney for Debtor Name/Address/Telephone #

J. Suzanne Shinn

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Birmingham, AL 35209

Telephone # (205) 802-2200

Date October 15, 2014

/s/ Clenise Iris Armstrong

Clenise Iris Armstrong

Signature of Debtor

CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the Amended Chapter 13 Plan upon D. Sims Crawford via CM/ECF and all creditors listed on the creditor matrix via United States Mail properly addressed and pre-paid first class postage on October 15, 2014.

/s/ Robert D. Reese

Robert D. Reese, Attorney for Debtor(s)
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